

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

SUSAN ATKINS  
JOSEPH ATKINS  
Debtor(s)

Case No. 09-25282

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/13/2009.
- 2) The plan was confirmed on 09/30/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/19/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/24/2010, 04/08/2011.
- 5) The case was dismissed on 04/29/2011.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,416.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$13,058.87
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$13,058.87**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,124.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$702.11
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,826.11**

Attorney fees paid and disclosed by debtor: \$376.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAS SERVICING CO	Secured	28,915.28	28,915.28	28,915.28	0.00	0.00
AMERICAS SERVICING CO	Secured	6,615.00	6,615.00	6,615.00	0.00	0.00
AMERICAS SERVICING CO	Secured	0.00	0.00	0.00	0.00	0.00
AMERICAS SERVICING CO	Secured	0.00	0.00	0.00	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	228.00	228.02	228.02	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	32,060.97	32,060.97	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	1,003.57	1,003.57	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	5,354.60	5,354.60	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	412.30	412.30	0.00	0.00
CHASE AUTOMOTIVE FINANCE COR	Secured	7,721.56	7,721.56	7,721.56	4,945.57	438.19
CNAC	Secured	5,523.32	5,523.32	5,523.32	3,535.35	313.65
CNAC	Unsecured	5,523.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	93.00	NA	NA	0.00	0.00
HSBC	Unsecured	297.00	NA	NA	0.00	0.00
HSBC	Unsecured	293.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	1,564.00	1,564.00	1,564.00	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	NA	3,082.00	3,082.00	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	23.72	23.72	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,817.18	2,830.24	2,830.24	0.00	0.00
NATIONAL RECOVERIES INC	Unsecured	107.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	803.00	803.18	803.18	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	849.00	786.69	786.69	0.00	0.00
PRAIRIE EMERGENCY SERVICES	Unsecured	NA	269.00	269.00	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	1,050.79	1,050.79	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	1,911.49	1,911.49	0.00	0.00
RJM ACQUISITIONS LLC	Unsecured	NA	109.20	109.20	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	954.73	954.73	0.00	0.00
SBC	Unsecured	228.00	NA	NA	0.00	0.00
SWISS COLONY	Unsecured	163.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$35,530.28	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,244.88	\$8,480.92	\$751.84
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$48,775.16</b>	<b>\$8,480.92</b>	<b>\$751.84</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,830.24	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,830.24</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$49,614.26</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,826.11</u>
Disbursements to Creditors	<u>\$9,232.76</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$13,058.87</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/05/2011

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.